

**CONSOLIDATED INTERIM STATEMENT OF INCOME  
FOR THE SIX-MONTH PERIOD ENDED SEPTEMBER 30, 2000**

Millions of Yen

**Operating income:**

Interest income	596,758
Interest on loans and discounts	404,976
Interest and dividends on securities	77,851
Fees and commissions	98,051
Trading profits	31,938
Other operating income	270,285
Other income	297,436
<b>Total operating income</b>	<b>1,294,470</b>

**Operating expenses:**

Interest expenses	295,820
Interest on deposits	160,436
Fees and commissions	17,041
Trading losses	1,662
Other operating expenses	240,412
General and administrative expenses	220,105
Other expenses	257,089
<b>Total operating expenses</b>	<b>1,032,132</b>
<b>Operating profits</b>	<b>262,337</b>

<b>Extraordinary profits</b>	<b>912</b>
<b>Extraordinary losses</b>	<b>17,478</b>
<b>Income before income taxes and minority interests</b>	<b>245,771</b>

<b>Current income taxes</b>	<b>69,661</b>
<b>Deffered income taxes</b>	<b>95,166</b>
<b>Minority interests in net income</b>	<b>5,062</b>
<b>Net income</b>	<b>75,881</b>